

EXHIBIT A



ARCHITECTS/ENGINEERS PROGRAM

**POLICY
DECLARATIONS**

AGENCY	BRANCH	PREFIX	POLICY NUMBER	INSURANCE IS PROVIDED BY
056125	969	AEA	11-402-49-66	CONTINENTAL CASUALTY COMPANY, CNA PLAZA, CHICAGO, IL 60685, A STOCK INSURANCE COMPANY, HEREIN CALLED WE, US, OR OUR.

NOTICE

**THIS IS A CLAIMS-MADE POLICY. PLEASE READ THIS POLICY CAREFULLY AND
DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.**

1. NAMED INSURED:

BECKER MORGAN GROUP, INC.
BECKER MORGAN MOORE OLDS &
RICHTER INC.
BECKER/MORGAN ARCHITECTS, INC.

2. ADDRESS:

312 West Main Street
Suite 300
Salisbury, Maryland 21801

3. **POLICY TERM:** From: 03/11/2006 To: 03/11/2007 AT 12:01 a.m.
Standard time at **your** address shown above.

4. KNOWLEDGE DATE: 03/11/98

5. DEDUCTIBLE:

a. \$	50,000	Purchased Deductible
b. \$	N/A	Deductible Credit
c. \$	50,000	is Deductible per claim (including claim expenses)
d. \$	N/A	is Aggregate Deductible per policy year (including claim expenses)

6. LIMIT OF LIABILITY:

a. \$ 2,000,000	Per claim limit of liability (including claim expenses)
b. \$ 2,000,000	Aggregate limit of liability per policy year (including claim expenses)

7. INCEPTION DATE: 03/11/98 is the date of the first policy issued to
you and continuously renewed by us.

127806

Authorized Representative